UNITED STATES COURT OF APPEAL FOR THE THIRD CIRCUIT CONCISE SUMMARY OF THE CASE

U.S. District Court - Eastern District of Pennsylvania (PHILADELPHIA)

JAMES WRIGHT,

Appellant(s),

-against-

Civil Action No.: 2:11-cv-00602 Hon. Faith S. Hochberg, U.S.D.J.

HARTFORD FINANCIAL SERVICES GROUP; THE HARTFORD BENEFIT MANAGEMENT SERVICES; GDB CLAIMS AND SERVICES OPERATIONS; ABC 1-10 (that being the names of the corporate entities, companies, partnership or individuals intended),

Appellee(s).

This is a case under the Employee Retirement Income Security Act, U.S.C. §1001, et seq. for long term disability benefits.

The Appellant is the plaintiff, James Wright.

The amount in controversy is long term disability benefits of \$6,145.00 per month from August 2009 to present.

This is an appeal from an Order dated May 11, 2012 granting summary judgment to the defendant insurance company and denying summary judgment to plaintiff.

FACTUAL AND PROCEDURAL BACKGROUND

Plaintiff was the beneficiary of a LTD insurance policy from defendant, Hartford, through his employer, JP Morgan Chase Bank.

Defendant initially granted plaintiff LTD benefits then terminated such benefits on thin and spurious evidence such as a surveillance video of plaintiff doing light gardening for a brief period and the fact that there had once been a business associated with plaintiff's post office box address.

ISSUES TO BE RAISED ON APPEAL

Whether appellee/defendant insurance company was arbitrary and capricious in its denial of long term disability benefits to plaintiff.

I hereby certify that this Concise Summary of the Case was electronically filed with the Clerk of the U.S. Courts of Appeal for the Third Circuit and a copy hereof served to each party or their counsel of record on this $19^{\rm th}$ day of June, 2012.

/s/ Kevin T. Kutyla

Kevin T. Kutyla
Counsel for Appellant
Attorney ID #KTK8626
83 Spring Street, Ste. 302B
Newton, NJ 07860
973-940-8970
973-940-8973